



Robert Greene Sterne
Jorge A. Goldstein
David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
John M. Covert
Robert C. Millonig
Donald J. Featherstone
Timothy J. Shea, Jr.
Michael V. Messinger
Judith U. Kim
Jeffrey T. Helvey
Eldora L. Ellison
Donald R. Banowitz
Peter A. Jackman

Brian J. Del Buono
Mark Fox Evans
Vincent L. Capuano
Elizabeth J. Haanes
Michael D. Specht
Kevin W. McCabe
Glenn J. Perry
Edward W. Yee
Grant E. Reed
Virgil Lee Beaton
Theodore A. Wood
Jason D. Eisenberg
Tracy L. Muller
Jon E. Wright
LuAnne M. DeSantis
Helene C. Carlson
Cynthia M. Bouchez
Timothy A. Doyle
Gaby L. Longworth
Lori A. Gordon

Laura A. Vogel
Bashir M.S. Ali
Shannon A. Carroll
Anbar F. Khal
Michelle K. Holoubek
Marsha A. Rose
Scott A. Schaller
Lei Zhou
W. Blake Coblentz
James J. Pohl
John T. Hagan
Mark W. Rygiel
Michael R. Malek*
Carla Ji-Eun Kim
Doyle A. Siever*
Ulrike Winkler Jenks
Paul A. Calvo
C. Matthew Rozier*
Shameek Ghose
Jenny J. Yeh

Randall K. Baldwin
Daniel J. Nevriy
Lori M. Brandes
Jeffrey K. Mills*
Mita Mukherjee*
Scott M. Woodhouse*
Christian A. Camarce*
Richard D. Collier III*
Bonnie Nannenga Combs
Alyssa K. Sandrowitz*
Ishan P. Weerakoon*

Registered Patent Agents*
Karen R. Markowicz
Matthew J. Dowd
Peter A. Socarras
Danielle L. Letting
Steven C. Oppenheimer
Aaron S. Lukas

Gaurav Asthana
Stephanie L. Elmer
Robert E. Bakin
Salvador M. Bezos
Yasser Mourtada

Of Counsel
Edward J. Kessler
Kenneth C. Bass III
Marvin C. Guthrie
Christopher P. Wrist

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WRITER'S DIRECT NUMBER:
(202) 772-8967
INTERNET ADDRESS:
JTUMINAR@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3694

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 10/750,030; Filed: December 31, 2003
For: **Method and Apparatus for Automatically Processing Invoiced
Payments with Selectable Payment Terms**
Inventors: STANIAR *et al.*
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Reply Under 37 C.F.R. § 1.111, with Exhibits A-C attached.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jonathan Tuminaro
Agent for Applicants
Registration No. 61,327

MBR/JT:krc
Enclosures

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